

Credit Card Fee Schedule

Butterfield Bank (Channel Islands) Limited

Effective May 2025

	Application Criteria		
	Butterfield Standard	Butterfield Platinum	Butterfield World Elite
Minimum Annual Income or Deposit	-	-	£120,000
Maximum Credit Limit	£15,000	£25,000	£50,000
	Benefits and Charges		
Annual Membership Fee	-	£50	£195
Supplementary/Additional Card Fee	-	£25	£100
Cashback	0.00%	0.50%	0.50%
Charity Donations	0.10%	0.10%	0.10%
Special Offers	Local Partnership Offers	Local Partnership Offers	Local Partnership Offers
Exclusive Partner Offers	-	-	Exclusive offers, Event invites
Airport Security Fast Track	-	Two free passes per year*	Two free passes per year*
Airport Lounges	-	-	Three free visits per year
Flexiroam (Data Roaming)	-	3 x 1GB (Plan 4)	5 x 1GB (Plan 5)
Concierge	-	-	Concierge (Affluent)
FX Fee	2.75%	2.75%	0.30%
Cash Advance Fee	3%, £5 minimum	3%, £5 minimum	3%, £5 minimum
Purchase Rate (variable)	21.95%	21.95%	21.95%
Cash Advance Rate	21.95%	21.95%	21.95%
Representative APR (variable)	21.95%	30.47%	54.03%
Overlimit Fee	£12	£12	£12
Late Payment Fee	£12	£12	£12
Payments Returned Unpaid Fee	£12	£12	£12

* You will be asked to enter your card details, however, no fee will be charged for the usage of the first 3. You will be charged for purchases passed this.



The APR and Total Amount Payable are based on the assumptions that:

- (a) At account opening You make a Purchase that totals £1,200 and any standard Annual Fee is treated as paid on the same day as the Purchase is debited;
- (b) We provide credit to You for a period of one year starting from the date of the initial drawdown;
- (c) The Purchase balance is reduced to zero by equal instalments which together with interest are paid monthly, starting one month after the date of the initial drawdown; and
- (d) No other transactions take place and the Purchase interest rate remains unchanged.

The applicable APR based upon the assumptions above is 21.95% for Standard Cards, 30.47% for Platinum Cards and 54.03% for Butterfield World Elite Cards.

The Total Amount Payable based upon the applicable APR and the assumptions above is £1,336.87 for Standard Card, £1,392.58 for Platinum Card and £1,554.12 for Butterfield World Elite Card.

Credit cards are only available to over 18s and residents of the Channel Islands. Credit cards will be issued from Butterfield Bank (Channel Islands) Limited. BBCIL is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 2020, The Protection of Investors (Bailiwick of Guernsey) Law, 2020, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, each as amended from time to time, under registration number 85. BBCIL is registered with the Guernsey Registry under registration number 21061. BBCIL's registered office address is P.O. Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

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